

Information to identify the case:

Debtor 1	<u>Alexis Nicole Hatter</u>	Social Security number or ITIN	xxx-xx-4866
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Texas			
Case number:	24-42433		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alexis Nicole Hatter

2/20/25

By the court: Brenda T. Rhoades
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alexis Nicole Hatter
Debtor

Case No. 24-42433-btr
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0540-4
Date Rcvd: Feb 20, 2025

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2025:

Recip ID	Recipient Name and Address
db	+ Alexis Nicole Hatter, 2706 Cheverny Drive, Mckinney, TX 75070-4259
8485773	+ BRAVO ACCEPTANCE, 11844 EAST NORTHWEST HIGHWAY, DALLAS, TX 75218-1410
8485774	+ BUYERS HOLDINGS LLC, 176 GRAND STREET, NEW YORK, NY 10013-3786
8485781	PORTFOLIO, 287 INDEPENDNCE BLVD, #34, VIRGINIA BEACH, VA 23462-2962
8485784	+ SELF/LEADB, 1801 MAIN ST, KANSAS CITY , MO 64108-2352
8485790	+ THE GIO APARTMENTS, 1800 EAST SPRING CREEK PARKWAY, PLANO, TX 75074-3200

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: FCJMOSER	Feb 21 2025 05:03:00	Christopher Moser, 2001 Bryan Street, Suite 1800, Dallas, TX 75201-3070
8485771	^ MEBN	Feb 21 2025 00:18:24	ATLAS, 300 COVENTRY ROAD, KENSINGTON, CA 94707-1214
8485772	+ Email/Text: atlasadmin@atlascredit.com	Feb 21 2025 00:34:00	ATLASCREDI, 410 WEST ERWIN STREET, TYLER, TX 75702-7133
8485775	EDI: CAPITALONE.COM	Feb 21 2025 05:03:00	CAPONE, PO BOX 71083, CHARLOTTE, NC 28272-1083
8485775	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 21 2025 02:45:58	CAPONE, PO BOX 71083, CHARLOTTE, NC 28272-1083
8485777	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 21 2025 00:34:00	DPEDNELNET, 121S13THST, LINCOLN , NE 68508
8485776	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 21 2025 00:34:00	DPEDNELNET, 121 S 13TH, LINCOLN, NE 68508-1922
8485778	^ MEBN	Feb 21 2025 00:17:43	EASTERN ACCOUNT SYST, 111 PARK RIDGE ROAD, BROOKFIELD, CT 06804-3981
8485779	^ MEBN	Feb 21 2025 00:18:14	KIKOFF, PO BOX40070, RENO, NV 89504-4070
8485782	+ Email/Text: ngisupport@radiusgs.com	Feb 21 2025 00:33:00	RADIUS GLOBAL SOLUTIONS, 9550 REGENCY SQUARE BOULEVARD, JACKSONVILLE, FL 32225-8116
8485783	+ Email/Text: ecfbankruptcy@nrg.com	Feb 21 2025 00:35:00	RELIANT ENERGY, PO BOX 650475, DALLAS, TX 75265-0475
8485785	+ Email/Text: compliance@sentrycredit.com	Feb 21 2025 00:35:00	SENTRY CREDIT INC, 2809 GRAND AVENUE, EVERETT, WA 98201-3417
8485786	+ Email/Text: bankruptcy@sw-credit.com		

District/off: 0540-4

User: admin

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Date Rcvd: Feb 20, 2025

Form ID: 318

Total Noticed: 24

		Feb 21 2025 00:34:00	SOUTHWEST CREDIT SYS, 2629 DICKERSON PKWY, CARROLLTON, TX 75007-4458
8485787	+ Email/Text: bkinfo@ccfi.com		
		Feb 21 2025 00:34:00	SPEEDY CASH, 3527 NORTH RIDGE ROAD, WICHITA, KS 67205-1212
8485788	+ Email/Text: bankruptcies@brundagemgt.com		
		Feb 21 2025 00:34:37	SUN LOAN, 1110 EAST PARKER ROAD, PLANO, TX 75074-5362
8485789	+ Email/Text: bankruptcy@sunrisecreditservices.com		
		Feb 21 2025 00:33:00	SUNRISE CREDIT SERVICE, 8 CORPORATE CENTER DRIVE, MELVILLE, NY 11747-3193
8485791	+ Email/Text: txulec09@vistraenergy.com		
		Feb 21 2025 00:35:00	TXU ENERGY, PO BOX 660900, DALLAS, TX 75266-0900
8485792	+ EDI: VERIZONCOMB.COM		
		Feb 21 2025 05:03:00	VERIZON, 245 PERIMETER CENTER PARK, ATLANTA, GA 30346-2305
8485792	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com		
		Feb 21 2025 00:32:00	VERIZON, 245 PERIMETER CENTER PARK, ATLANTA, GA 30346-2305
8485793	^ MEBN		
		Feb 21 2025 00:17:39	WISELOAN, 3500 HULEN STREET, FORT WORTH, TX 76107-6812

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
8485780	##+	NATIONAL RECOVERY, 4201 CRUMS MILL RD, HARRISBURG, PA 17112-2893

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2025 at the address(es) listed below:

Name	Email Address
Christopher Moser	cmoser@qslwm.com cmoser@ecf.epiqsystems.com;kimhill@qslwm.com;cjm@trustesolutions.net
US Trustee	USTPRegion06.TY.ECF@USDOJ.GOV

TOTAL: 2